

Business News

Demand for Credit By Middle Class On Increase Now

Prices of Cotton Generally Steady; Old Months Weak

Persons Who Formerly Paid Cash Driven to Other Method by High Prices and Small Pay, Says Dealer

Credit limitations placed by department and specialty stores upon their customers, according to the president of a large Fifth Avenue establishment, in many cases drives a certain amount of trade from the store. Nearly every store places a limit upon the amount of merchandise it will sell to a purchaser, more than that shown by the customer's income. This is done to protect the store and in a measure to protect the customer from self-indulgence and extravagance. The point that the Fifth Avenue merchant makes is that a great many customers do not limit their expenditures in proportion to their income and prefer to purchase more than they should. Finding their credit limit exhausted at one store, they proceed to another, where they open an account and purchase up to their limit in that establishment. "Frankly," said this merchant yesterday, "this is a problem that deserves more attention than most merchants are giving it. I am in favor of a free exchange of credit information among stores, including the amounts that each customer owes the store. For our own protection we should know how our customers are spending their money not only in our store but in those of our competitors.

The credit limit also is responsible in a certain measure for the reputations that stores get for being good or bad in which to buy certain things. I believe that women deliberately purchase dresses in one store, for example, waltzes in another and shoes in another to prevent running over their credit limits in any one store. They tell their friends that they always go to 'Jones' for their blouses and so induce their friends to do likewise.

Applications for credit, according to the credit granters in leading department stores, are increasing, and the job of the credit man is being made harder by reason of this fact. Most of the applicants, it is said, belong to the great middle class, which now finds itself faced by high prices and comparatively low incomes. The majority of this class formerly paid cash, but is now forced to the credit basis to make its necessary purchases. The growth of the installment business is pointed to as an indication of the increasing demand for credit by this class.

Cotton Yarns Lower

The continued absence from the market of buyers of cotton yarns has at last forced a reduction in prices quoted by spinners. The drop has been particularly sharp in fine-combed yarns, which have risen to dizzy heights under the demand for the best grades of merchandise. Underwear manufacturers and hosieries, who are the largest users of cotton yarns, are not buying in any large quantities, and many cancellations have been received. A few months ago yarn spinners were "up to the ears" in orders. Now some of them are complaining of dull business and are actively seeking orders. The depression in the yarn market, however, is not being reflected in underwear, where higher prices, which remain fairly firm.

Artificial Silk Hosiery

A tremendous quantity of artificial silk hosiery for men and women is lying about the market waiting for buyers. Prices have been reduced well over 50 per cent in many cases without stimulating the buying activities of retailers and jobbers. The slump in the artificial silk hosiery market is largely a reflex of the curtailed foreign trade because of the lack of demand for change. The bulk of artificial silk hosiery manufactured in this country was made for European consumption, and it is a well known fact that during the last two or three years existing abroad a decided preference for pure thread silk despite the high prices. Export orders have been cancelled, the manufacturer reported to canvassing the domestic market for buyers, but with little success, according to reports.

Belgian Silk Industry Gains

Consular reports from Belgium indicate that the artificial silk industry in that country is rapidly approaching pre-war production capacity. The Tubize Company, the largest producer, showed a profit of 4,173,264 francs for 1919.

French Gloves Supply

Prospects of a limited supply of French kid gloves for fall has led some importers to reinstate orders that were cancelled a few weeks ago. According to reliable information, there is a shortage of leather and workers in the French glove trade. In addition to this, the strike of the rubber manufacturers has cut off any accumulation of stock by dealers on hand. In the domestic glove trade the manufacturers of women's gloves in the Fulton County, N. Y., district are already procuring fall merchandise on orders which are said to be fairly large despite high prices. No reductions have been made in the price of gloves, however. The makers of men's gloves, however, are less optimistic regarding the fall season.

Big Shoe Sale in Boston

The Associated Lynn Shoe Manufacturers Association is expected to throw \$1,000,000 worth of shoes on the market in Boston. Sales have been limited in the Segal Building for the surplus stocks expected to clear out here accumulated through cancellations and returns this spring.

Blouse Exhibition June 21

The Basic Style Exhibition of women's blouses to be staged at the Women's League of America will commence June 21 at the league's club, and continue to the end of the month. The period of the exhibit has been divided into a series of special nights for benefit of each branch of the waist manufacturing and retail industry.

Wool Drops in London

LONDON, June 12.—The wool auction sales closed today with merinos 25 to 30 per cent lower and medium grades showed declines of 10 to 20 per cent. During the series the home trade bought 45,000 bales and the Continent 13,000, while 42,000 were withdrawn.

Satisfied Judgments

In New York County

The first name is that of the debtor, the second that of the creditor and date when judgment was rendered.

Childs Co.—J. Schenck, November 1919. \$2,995.60

Doye, Richard J.—Thomas P. Reilly and Wm. D. McNulty, October 1919. \$472.75

Fishberg, Frank—Hugh W. Wallace, December 1919. \$43.41

Hill, Charles D.—J. J. Gulderson, 1919. \$119.24

Kearney, Arthur—Kearney, Arthur, 1919. \$108.70

Maryland Casualty Co.—Wm. J. Zwick, 1919. \$1,686.77

Prugh, Jack H.—Smith, May 1919. \$1,686.77

Chance For Weary Home Seeker to Buy at Own Price

Six Weeks to Be Held This Week by Joseph P. Day Include Houses in Four Boroughs and Suburbs

Speculators, investors and home seekers are offered a rare chance to purchase at auction this week properties in four boroughs and in Westchester, New Jersey and Long Island. Joseph P. Day has not less than six different sales scheduled of realty in these places. Among the properties to be offered is the home of the late Mary J. Kinsley, the northeast corner of 1026 Fifth Avenue, between Eighty-third and Eighty-fourth streets, which will be disposed of in the Vesey Street sale, on Monday.

On Tuesday, in the Vesey Street sale, Mr. Day will sell, to close the estate of Peter A. Cassidy, the northwest corner of Second Avenue and 104th Street, the northeast corner of Prospect Place and Forty-second Street, the southeast corner of First Avenue and 109th Street, the northwest corner of First Avenue and 109th Street, 159 East Forty-eighth Street, 243 and 245 East Forty-ninth Street, 347 East 109th Street, 1930 Third Avenue, 593 and 595 Second Avenue, 324 and 326 Cherry Street, 165 East 106th Street, 309 and 311 West 121st Street, 100 West 121st lot at the northeast corner of Tremont and Walton avenues.

For the estate of the late James J. Phelan, the southeast corner of Amsterdam Avenue and Eighty-ninth Street, the southeast corner of Tenth Avenue and Twenty-fifth Street, 438 and 440 West Twenty-fifth Street, 460 and 462 West Twenty-fifth Street, 114, 116 and 118 Park Row, also the dwelling at 26 West Eighty-third Street.

On Thursday Mr. Day will sell, besides the Kingsland house, tenements, dwellings, vacant lots and plots for estates, in partition proceedings, which include the northwest corner of Thirty-first Street and Fourth Avenue; 145 East Thirtieth Street; 649 First Avenue; 136 East Twenty-eighth Street; 145 Hudson Street; 520 West Forty-ninth Street; 38 East Thirty-eighth Street; 335 West Eleventh Street; 76 Mulberry Street; 461 West 166th Street; the southwest corner of 161st Street and Elton Avenue; the southeast corner of River Avenue and East 161st Street; 131-133 Boston Road; 2028 Lafontaine Avenue; in Brooklyn, the plot in the east side of Third Avenue, eighty-one feet south of Sixty-second Street, the southeast corner of Pacific and Hicks streets, corner of Hoboken, N. J., 226-228 Willow Avenue, and the business buildings, with garage, at 95 Franklin Street, Tarrytown, N. Y.

Two important sales of residence building sites in the suburbs are scheduled for Saturday, at 2 p. m., on the premises. One comprises 300 lots at Prospect, N. Y., owned by the late Richard Montgomery Crane in 1849. The lots are ready for immediate improvement and are located in Chestnut Street and Lincoln Avenue, near the station and Lincoln Highway. The other sale is at Mamaroneck; it is of fifty unrestricted residential plots in the exclusive Orienta Point and Mamaroneck, 21-22nd streets, in the planed, Clafin, Forest and other avenues. The realty is owned by the Hisey estate.

Production of Oil Increases; Few New Gushers Reported

Extensions to Pools Made in Old Fields and Good Results Obtained in Experiments in Wildcats

Extension of oil production fields, although few gusher wells were reported, according to the weekly summary of "The Oil City Derrick," Development in Arkansas, Tennessee, New Mexico, Colorado and Montana progressed sufficiently to assure new fields.

The Oklahoma field, not being done wholly by local concerns, but by the large companies after careful geological examinations of the country, says the paper. "This fact leads to a belief that the work based on the judgment of experienced oil men, and not being conducted in a haphazard way. While few gusher wells were reported in the news, the general average of the production was good and sufficient to maintain the output in all divisions.

"Oklahoma fields were less important in the week's news than for the last few weeks. This was partly due to the condition of the roads which were put in impassable shape by the heavy rains, and prevented the fieldmen from reaching many leases. The Osage district had many completions of dry holes, and an unusual percentage of dry holes. Numerous failures were also reported from the Pawnee section. Oklahoma wells had only small wells among the new ones, and a big percentage of dry holes. In fact, the failures and dry wells featured the week's report.

Extensions to Pools

From Oklahoma, Northern Texas, North Louisiana and Kentucky, and discoveries of good showings in wildcats in 354 states pointed to new fields to be opened. "Kansas reported several fair producers among the completions in the Butler and Marion County pools, but none of importance. The usual number of dry holes were found.

"North Central Texas is interesting from the number of showings found in tests being made over a large area of territory. While the crop news at present are not extra large, they were of average size, with an occasional one reported near the gusher class. One good result obtained from shooting wells in the black lime in Stephens and Eastland counties. A shot in one of an initial oil test, says the paper, the staying qualities of dry wells are problematical. Another well was made to increase from 3 barrels to 450 barrels with a shot.

Louisiana Comes In

"North Louisiana had more large wells than any other division in the week's news. The most important was the Standard's in the Home field, making 1,600 barrels in the shallow sand and extending the productive area to the north.

"Eastern Texas and Arkansas are being given more attention by the oil men, and prospects seem good for the development of paying fields in these territories.

"Gulf Coast fields are becoming more active, and the daily production for the week showed a gain of 175 barrels, bringing the total up to 82,400 barrels. "Large wells for the shallow territory are reported from Western Kentucky. Some of these start at above 800 barrels, and their staying quality has been shown to be good. The territory about Bowling Green and from there into Tennessee is being developed as fast as the work can be done."

Livestock, Meats, Provisions

	Yesterday	Year Ago
Live steers, fair to prime, 100 lbs.	\$14.00-17.00	\$12.75-15.25
Live steers, 100 lbs.	15.00-18.50	17.00-20.00
Live veal, medium to prime, 100 lbs.	15.00-18.50	17.00-20.00
Dressed hutton, 100 lbs.	15.00-18.50	17.00-20.00
Live lambs, fair to prime, 100 lbs.	15.00-18.50	17.00-20.00
Dressed lamb, 100 lbs.	15.00-18.50	17.00-20.00
Hogs, 100 lbs.	15.00-18.50	17.00-20.00
Dressed hogs, 100 lbs.	15.00-18.50	17.00-20.00
Mess pork, hbl.	40.00	67.00-68.50
Lard, M. D. 41 lb.	6.00-18.00	35.00-36.50
West, 100 lbs.	26.00-27.00	36.10-36.20

Many City Dwellings To Go at Auction

Houses Along Lexington Avenue Subway Will Be Sold at the Waldorf Wednesday Night

A number of dwellings houses in good locations of the city, many of which are along Lexington Avenue, will be sold at auction on Wednesday night in the Astor Gallery of the Waldorf-Astoria by Joseph P. Day. The houses to be sold are the ownerships of the Senior Homes Corporation and allied interests, as follows:

100 East Seventy-second Street, four story and basement, altered into apartment, 18x10x4 feet; 77 East Fifty-fifth Street, four story and basement, altered into store and non-housekeeping apartment, 18x10x4 feet; 100 Lexington Avenue, four story and basement, old Beckman estate Colonial houses, 16x8x10 feet; 111 to 117 East Eighty-first Street, three story and basement, electric light, 18x25x10 feet; 102-2 West Eighty-eighth Street, three story and basement, ten rooms, two baths, 15x10x10 feet; 1610 Lexington Avenue, three story and basement, 16x8x7 feet; 110 East Sixty-third Street, electric light, suitable for business or doctor, 20x100 feet; 169 to 173 West Twelfth Street, three story and basement houses, and 970 Lexington Avenue, a three-story dwelling.

Volume Book Issued Relates Great Growth of Queens

The Chamber of Commerce of the Borough of Queens has issued a volume of 200 pages, telling of the great growth of the borough as a residential and commercial place in the last ten years. The book, which has been compiled and edited by Walter J. H. M. P. O. Box 1478, New Haven, Conn.

Quaint 100 Year Old House

Various chapters are devoted to the improvement and the commercial growth of the 200 miles of waterfront; the rapid transit extensions from the rapid train and Brooklyn, including a list of the articles manufactured, showing the number of employees in the factory; the transportation facilities for freight and passengers on the Long Island and Pennsylvania Railroad system and the New York Connecting Railroad, and of the names of 700 business men who have helped make Queens one of the leading industrial centers of the country.

Building Sites in White Plains Highlands to Go at Auction

White Plains Highlands, one of the finest residential sections of Westchester, is to be the scene, on Saturday, June 26, of an auction of 133 well located building sites. The sale will be conducted by Charles E. Day, Jr., of the firm of Charles E. Day, Jr., and Sons, 100 West 121st Street, New York City.

Each of the plots has frontage of a full 100 feet, and is ready for improvement, with sewers, gas and water installed. They are located in Green Ridge, Grand View, Long View, Davis, Lexington and Smith avenues.

Decline of 35 Per Cent Here

New York State and northern New Jersey, building contracts in May amounted to \$5,000,000, or a decline of 35 per cent from the April figure. Although it is greater by \$10,000,000 than the total for May, 1919.

The total for May, 1920, included the following items: \$1,374,000, or 28 per cent, for public work and utilities; \$12,064,000, or 23 per cent, for residential buildings; and \$1,047,000, or 20 per cent, for business buildings.

Holidays This Week

Tuesday—In Brazil (State of Minas Gerais) in Idaho.

Thursday—In Brazil (State of Pernambuco), in Massachusetts (Boston and vicinity).

Saturday—In Egypt, Heliz, Mesopotamia, Persia, Portugal (Lisbon), Turkey, Uruguay.

GREENWICH THE MAGNIFICENT

WITH its country club, golf links, yacht clubs, casino, bathing beach, fine motor roads, Greenwich, Conn. offers the best in country living on the Atlantic Coast. The following are representative selections from My List:

FOR SALE AT GREENWICH

NO. 1—One and a half miles Greenwich Station; one-half acre; new house, three master bedrooms, two master baths. Two servants' rooms and bath. Garage. Price \$18,000.

NO. 2—Directly on shore, one acre, modern stone and stucco house; four master bedrooms, two servants' rooms, two baths. Garage. Price \$22,500.

NO. 3—Nine-room modern stone and frame house; conveniently located. Price \$14,000.

CONSULT ME ABOUT PROPERTIES IN GREENWICH AND VICINITY. WHITE, CALL OR PHONE FOR MY LIST.

LAURENCE TIMMONS

Opposite R. R. Station, GREENWICH, CONN. Phone 456 Greenwich

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An ideal all-year-round home appealing to the most discriminating and exacting taste.

A COMBINATION OF BEAUTY, DIGNITY AND QUIETNESS

Fieldston is located on a plateau, a short distance from Broadway, upon entering it one senses immediately a decided contrast between its alluring wholesomeness and the commonplace surroundings of the usual city residential districts.

Fieldston represents a high ideal in modern living conditions. It is a place where permanent home builders can express their individuality. Select a building site NOW while prices are low and a good choice remains. A few modern houses for sale. For Sunday inspection phone Kingsbridge 955.

For beautiful book of views and further information, address

George Howe, 527 Fifth Ave., N.Y. Specialist in Suburban and Country Properties. Fieldston Office Open Every Day.

SHORE ACRES

On Long Island Sound Between Rye and Mamaroneck

Large and Small Desirable Building Plots FOR SALE AT REASONABLE PRICES

Excellent train service on N. Y., N. H. & H. R. R. All owners have bathing and water privileges. Representative on premises. Make an appointment and see this property.

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ONE OF THE CHOICEST WATER FRONT ESTATES ON LONG ISLAND SOUND

415 Feet Water Frontage With 10 1/2 Acres of Land

A very magnificent house, fireproof, built by J. C. Smith, in 1890, with wide veranda. Model garage, stable, cow barn and carriage house. Beautiful grounds. Nice bathing beach.

GRAND MARINE VIEWS EAST, WEST & SOUTH over a wide expanse of water

PRICE \$270,000

LESLIE F. SMITH

442 Atlantic St., Stamford, Conn. Telephone 2916 and 2917.

SOUND BEACH

10 rooms, 5 bedrooms, 2 tiled baths, 2 main rooms and bath; large lot; near water, golf and station. Improvements. Price, \$15,000, or with 1/4 acre of ground, \$16,000.

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REAL ESTATE SOUND BEACH, CONN. Tel. 218 SOUND BEACH

NORFOLK, CONN.

Estates for sale, contains more than 200 acres, with 12 room house, fully furnished (17 bedrooms), spring water by gravity to house, abundance of fruit, trout brook, garage, bath, electric light, swimming pool, will pay the price asked; located on main state trunk line to Berkshire, 1 1/2 miles to railroad station, 1/2 mile to station, will sell at sacrifice price and terms made reasonable. For particulars, apply to J. H. M. P. O. Box 1478, New Haven, Conn.

WALLINGFORD, CONN.

100-acre farm. Bungalow; 4 bedrooms, 2 baths; gardener's cottage. Fine orchard; woodland; 1000 ft. of beach. Price, \$37,500. No. A 1814.

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Greenwich

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AT SHIPPAW POINT, cottage with four sleeping rooms, 2 baths, 2 main rooms and bath; all improvements. Garage for two cars. Bargain. List \$6, Stamford, Conn.

SOUTHPLEAD, 4 room, 2 baths, on second floor, 2 main rooms and bath. All improvements. Garage for two cars. Bargain. List \$6, Stamford, Conn.

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Mount Vernon, N. Y.

Chester Hill, stucco and stone dwelling, 10 rooms, 2 baths, oak and hick floors, large fireplace, 15x20; living room, 16x18; kitchen, corner plot; liberal terms. Price \$15,000 to \$20,000.

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A Glorious Ridge

Near Litchfield, 1,200 feet elevation. Splendid views, 100 acres, 3 houses, 2 stables. Exceptional opportunity at \$18,000. John Crawford, 7 East 42nd St., N. Y.

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LAKE SUNAPEE—Attractive cottage, east end; living room 16x23 feet; foldstone fireplace, three bedrooms, wood, ice, boat, etc. Phone. Hayden, 12 College St., Hartford, Conn.

White Plains

Attractive house, 9 rooms, 2 baths, perfect condition, plot 652 1/2 acres, choice residential section; improved, 1000 ft. of beach. Price, \$16,000. Liberal terms. Call on Mr. Howard Seiter, 7 East 42nd St., N. Y. Plaza 1125.

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Attractive stone and shingle residence, living room, library, dining room, butler's pantry, kitchen, spacious porch on lot floor; 4 large bedrooms, 2 tiled baths on 2nd; 3 bedrooms on 3rd; all modern improvements, exceptionally well-built, 3 car garage. 1000 ft. of beach, 1/2 mile to station. Grounds consist of 1 1/2 acres, artistically landscaped, rare collection of shrubbery, lofty shade trees, flowers and vegetable gardens. Apply 8-3571. Phone Pelham 1957.

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Nearly completed, contains 8 rooms, 3 baths, all improvements. Garage. Plot 65x100 ft. Apply 8-6400. For appointment Sunday phone Larchmont 744.

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1000 acre English cottage is admired by every one who sees it. It is set on a large estate, 1000 acres, and has all the little things that make a home attractive and comfortable. Living room, dining room, kitchen, sleeping porch, tiled bath. Two car garage. A clever design, meeting all the requirements of a small family. Ask us more about this "Edney Farm" Show Us "Edney Farms."

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Attractive plot, 100x100, with an unusually active corner. Frame residence, 10 rooms, 2 baths, all improvements. Price \$15,000. Apply H-560. Phone Bronxville 100.

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and construction, attractive Colonial house. Large living room with built-in bookcase, dining room, kitchen, breakfast room, 10 bedrooms, 2 baths, all improvements. Price \$15,000. Apply H-560. Phone Bronxville 100.

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